

Information to identify the case:			
Debtor 1:	<u>Edgar S. D'Oliveira</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-17387-KCF		
	Social Security number or ITIN: xxx-xx-8904 EIN: --_-----		
	Social Security number or ITIN: ----- EIN: --_-----		
	Date case filed for chapter: 13 4/11/19		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edgar S. D'Oliveira	
2. All other names used in the last 8 years		
3. Address	33 Express Lane Willingboro, NJ 08046	
4. Debtor's attorney Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/12/19

For more information, see page 2

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Edgar S. D'Oliveira
DebtorCase No. 19-17387-KCF
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 309IPage 1 of 2
Total Noticed: 23

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db +Edgar S. D'Oliveira, 33 Express Lane, Willingboro, NJ 08046-2335
 518177159 #+Comcast, P. O. Box 1577, Newark, NJ 07101-1577
 518177167 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518177173 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
 518177174 +Schiller, Knapp, Lefkowitz & Hertz LLP, 950 New Loudon Rd # 109, Latham, NY 12110-2182
 518177180 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ecf@newjerseybankruptcy.com Apr 13 2019 00:56:53 Lee Martin Perlman,
 Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003
 tr E-mail/Text: bnc@russotrustee.com Apr 13 2019 00:59:10 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518177156 +E-mail/Text: broman@amhfcu.org Apr 13 2019 00:58:14 American Heritage Federal Credit Union,
 Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
 518177158 +E-mail/Text: bankruptcy@cavps.com Apr 13 2019 00:58:25 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 518177160 +EDI: RCSFNBMARIN.COM Apr 13 2019 04:23:00 Credit One Bank, P. O. Box 96873,
 Las Vegas, NV 89193-6873
 518177161 EDI: IRS.COM Apr 13 2019 04:23:00 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 518177163 +EDI: RESURGENT.COM Apr 13 2019 04:23:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
 Po Box 10497, Greenville, SC 29603-0497
 518177164 E-mail/Text: camanagement@mtb.com Apr 13 2019 00:57:47 M & T Bank, Attn: Bankruptcy,
 Po Box 844, Buffalo, NY 14240
 518177165 +EDI: MERRICKBANK.COM Apr 13 2019 04:23:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 518177166 +EDI: MID8.COM Apr 13 2019 04:23:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 518177171 +E-mail/Text: bankruptcygroup@peco-energy.com Apr 13 2019 00:57:45 PECO,
 2301 Market St, S23-1, Philadelphia, PA 19103-1380
 518177172 +EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 518177176 +EDI: SWCR.COM Apr 13 2019 04:23:00 Southwest Credit Systems,
 4120 International Pkwy #1100, Carrollton, TX 75007-1958
 518177175 +EDI: SWCR.COM Apr 13 2019 04:23:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 518177177 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, P. O. Box 965013,
 Orlando, FL 32896-5013

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518177157* +American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road,
 Philadelphia, PA 19115-1699
 518177162* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,
 Philadelphia, PA 19101-7346
 518177168* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518177169* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518177170* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518177178* +Synchrony Bank, P. O. Box 965013, Orlando, FL 32896-5013
 518177179* +Synchrony Bank, P. O. Box 965013, Orlando, FL 32896-5013

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 23

Date Rcvd: Apr 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:
NONE.

TOTAL: 0